

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
KAREN A. CUNNINGHAM § Case No. 15-25417
§
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 07/27/2015 . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 125,865.35

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	24,114.88
Bank service fees	1,279.78
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 100,470.69

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 12/07/2015 and the deadline for filing governmental claims was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 9,543.27 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 9,543.27 , for a total compensation of \$ 9,543.27 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 55.63 , for total expenses of \$ 55.63 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 10/03/2017 By: /s/Peter N. Metrou, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit A

Case No: 15-25417 BWB Judge: Bruce W. Black Trustee Name: Peter N. Metrou, Trustee
Case Name: KAREN A. CUNNINGHAM Date Filed (f) or Converted (c): 07/27/2015 (f)
341(a) Meeting Date: 08/24/2015
For Period Ending: 10/03/2017 Claims Bar Date: 12/07/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. HARRIS BANK - CHECKING	200.00	0.00		0.00	FA
2. MISCELLANEOUS HOUSEHOLD	1,000.00	0.00		0.00	FA
3. EVERYDAY APPAREL	1,000.00	0.00		0.00	FA
4. MISCELLANEOUS JEWELRY	1,000.00	0.00		0.00	FA
5. IRA - DEUTSCH & WEALTH	12,000.00	0.00		0.00	FA
6. DEAN CUNNINGHAM - \$2,250.00 MONTHLY CHILD SUPPORT	0.00	0.00		0.00	FA
7. DISSIPATION JUDGMENT	52,206.00	52,206.00		40,865.35	FA
8. 2009 BUICK ENCLAVE - 103,000 MILES	5,000.00	0.00		0.00	FA
9. Fraudulent/preferential transfer/Divorce Attorney	120,000.00	40,000.00		40,000.00	FA
10. Fraudulent/preferential transfer/Debtor Parent (u)	0.00	45,000.00		45,000.00	FA
11. Maintenance and Child Support Distribution	65,248.09	0.00		0.00	FA

			Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$257,654.09	\$137,206.00	\$125,865.35	\$0.00
			(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Investigation into various transfers made by Debtor and marital assets 8/24/2015. Employed counsel to pursue preferential/fraudulent transfers and dissipation judgment on 10/30/2015 see Dkt# 23. Adversary filed for preferential transfer on 11/20/2015 see Dkt# 27. Motion to settle granted on 7/15/2016 see Dkt# 33. Motion for 2004 exam granted on 7/15/2016 see Dkt# 32. Motion to Object to Debtor's Exemptions granted on 10/21/2016 see Dkt# 44.

Emails to and from Atty Ariane H. regarding liquidation of ex-spouse car per citation and payment of exemption 1-31-2017. Filed motion to employ accountant on 5/2/2017 see Dkt# 51.

RE PROP # 9 -- Preferential Transfer made to divorce attorney for debtor.
RE PROP # 10 -- Settlement of undisclosed fraudulent/pref transfer to Debtor's Mother.

Exhibit A

Initial Projected Date of Final Report (TFR): 10/01/2015

Current Projected Date of Final Report (TFR): 03/30/2017

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FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-25417
Case Name: KAREN A. CUNNINGHAM

Trustee Name: Peter N. Metrou, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX5678
Checking

Exhibit B

Taxpayer ID No: XX-XXX4011
For Period Ending: 10/03/2017

Blanket Bond (per case limit): \$1,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
08/12/16	9	Panos & Associates 4349 Orland Park	Payment on settlement per court order/approval	1141-000	\$20,000.00		\$20,000.00
08/26/16	9	Panos & Associates 4349 Orland Park	Court Approved Payment Collection of preferential payment per court approval	1141-000	\$2,000.00		\$22,000.00
09/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$19.75	\$21,980.25
09/21/16	9	Panos & Associates, LLC 12820 South Ridgeland, Ste A Palos Heights, IL 60463	Payment on settlement Payment on preferential transfer settlement per court order.	1141-000	\$2,000.00		\$23,980.25
10/04/16	10	Patricia Burke 4348 Orland Hills	Undisclosed preferential/fraudulent transfer Court approve settlement payment on fraudulent/pref transfer	1241-000	\$5,000.00		\$28,980.25
10/04/16	10	Patricia Burke 4348 Orland Hills	Undisclosed preferential/fraudulent transfer Court approved Settlement proceeds from fraud/pref transfer	1241-000	\$45,000.00		\$73,980.25
10/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$32.58	\$73,947.67
10/12/16	9	Panos & Associates, LLC 12820 South Ridgeland, Ste A Palos Heights, IL 60463	Payment on Settlement per court approval	1141-000	\$2,000.00		\$75,947.67
10/12/16	10	Patricia Burke	Payment on settlement. Note that the original log entry was voided because I put the wrong amount on the deposit. Entry was made for \$45,000.00 when it should have been \$40,000.00. Mistake was made because there was another deposit for \$5,000.00 for total deposits that day of \$45,000.00.	1241-000	\$40,000.00		\$115,947.67

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For Period Ending: 10/03/2017

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Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
10/12/16	10	Patricia Burke 4348 Orland Hills	Undisclosed preferential/fraudulent transfer Reversal Entered wrong deposit amount. Deposit should have been \$40,000.00.	1241-000	(\$45,000.00)		\$70,947.67
11/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$97.93	\$70,849.74
11/09/16	9	Panos & Associates, LLC 12820 South Ridgeland, Ste A Palos Heights, IL 60463	Payment on settlement Payment on court approved settlement of preferential transfer.	1141-000	\$2,000.00		\$72,849.74
11/14/16	7	TD Ameritrade Clearing P.O. Box 2226 Omaha, NE 68103-2226	Collection on dissolution judgment State court collection proceeding on citation to discover assets on dissolution of marriage judgment.	1129-000	\$17,865.35		\$90,715.09
12/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$118.61	\$90,596.48
12/09/16	9	Panos & Associates, LLC 12820 South Ridgeland, Ste A Palos Heights, IL 60463	Court Approved Payment Payment on Preference/fraudulent transfer settlement	1141-000	\$2,000.00		\$92,596.48
12/14/16	101	Law Office Of William J. Factor 105 W. Madison, Suite 1500 Chicago, IL 60602	Attorneys fees and costs Interim Fees and Costs per Order dckt# 46			\$24,074.99	\$68,521.49
		Law Office Of William J. Factor	(\$22,566.00)	3210-000			
		Law Office Of William J. Factor	(\$1,508.99)	3220-000			
01/09/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$124.20	\$68,397.29
01/18/17	9	Panos & Associates, LLC. 12820 South Ridgeland, Ste A Palos Heights, IL 60463	Payment on settlement Payment on account of settlement approved by court	1141-000	\$2,000.00		\$70,397.29

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Exhibit B

Taxpayer ID No: XX-XXX4011
For Period Ending: 10/03/2017

Blanket Bond (per case limit): \$1,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$103.05	\$70,294.24
02/07/17	102	LTD. International Sureties 701 Poydras St. New Orleans, LA 70139	Bond Payment	2300-000		\$39.89	\$70,254.35
02/14/17	9	Panos & Associates, P.C. 12820 South Ridgeland, Ste A Palos Heights, IL 60463	Court Approved Payment See dckt for court approved settlement	1141-000	\$2,000.00		\$72,254.35
03/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$95.81	\$72,158.54
03/13/17	9	Panos & Associates, LLC 12820 South Ridgeland, Ste A Palos Heights, IL 60463	Payment on settlement Installment payment on preferential settlement	1141-000	\$2,000.00		\$74,158.54
03/20/17	7	Dean Cunningham No address on Check Issued by Oak Lawn Bank & Trust	Settlement payment Partial Payment on Dissolution of Marriage asset subject to court approval-motion set for 4/7/2017	1129-000	\$15,000.00		\$89,158.54
04/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$117.73	\$89,040.81
04/14/17	9	Panos & Associates, LLC 12820 South Ridgeland, Ste A Palos Heights, IL 60463	Payment on settlement Payment on Court approved per dckt#	1141-000	\$2,000.00		\$91,040.81
05/05/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$129.74	\$90,911.07
05/08/17	7	Dean J. Cunningham	Court Approved Payment Final payment on settlement per dckt# 50	1129-000	\$8,000.00		\$98,911.07
05/17/17	9	Panos & Associates, LLC 12820 South Ridgeland, Ste A Palos Heights, IL 60463	Court Approved Payment Payment on Court approved settlement see dckt# 30/33	1141-000	\$2,000.00		\$100,911.07
06/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$145.79	\$100,765.28

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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Checking

Exhibit B

Taxpayer ID No: XX-XXX4011
For Period Ending: 10/03/2017

Blanket Bond (per case limit): \$1,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
07/10/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$144.98	\$100,620.30
08/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$149.61	\$100,470.69

COLUMN TOTALS	\$125,865.35	\$25,394.66
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$125,865.35	\$25,394.66
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$125,865.35	\$25,394.66

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX5678 - Checking	\$125,865.35	\$25,394.66	\$100,470.69
	\$125,865.35	\$25,394.66	\$100,470.69
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$125,865.35		
Total Gross Receipts:	\$125,865.35		

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 1:15-25417-BWB

Date: October 3, 2017

Debtor Name: KAREN A. CUNNINGHAM

Claims Bar Date: 12/7/2015

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Peter N. Metrou 123 W. Washington St., Ste 216 Oswego, IL 60543	Administrative Payment Status: Valid To Pay		\$0.00	\$9,543.27	\$9,543.27
100 2200	Peter N. Metrou 123 W. Washington St., Ste 216 Oswego, IL 60543	Administrative Payment Status: Valid To Pay		\$0.00	\$55.63	\$55.63
100 3210	Law Office Of William J. Factor 105 W. Madison, Suite 1500 Chicago, IL 60602	Administrative Payment Status: Valid To Pay	Interim Fees Per Order dckt# 46	\$0.00	\$22,566.00	\$22,566.00
100 3210	Law Office Of William J. Factor 105 W. Madison, Suite 1500 Chicago, IL 60602	Administrative Payment Status: Valid To Pay		\$0.00	\$19,237.50	\$19,237.50
100 3220	Law Office Of William J. Factor 105 W. Madison, Suite 1500 Chicago, IL 60602	Administrative Payment Status: Valid To Pay		\$0.00	\$418.86	\$418.86
100 3220	Law Office Of William J. Factor 105 W. Madison, Suite 1500 Chicago, IL 60602	Administrative Payment Status: Valid To Pay	Interim Costs Per Order Dckt# 46	\$0.00	\$1,508.99	\$1,508.99
6 280 5800	DEAN CUNNINGHAM FIVE WEST JEFFERSON STREET - SUITE 200 JOLIET, IL 60432	Priority Payment Status: Withdrawn		\$0.00	\$12,376.26	\$12,376.26
1 300 7100	DISCOVER BANK Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Unsecured Payment Status: Valid To Pay		\$4,670.00	\$4,670.39	\$4,670.39
2 300 7100	CAVALRY SPV I, LLC SYNCHRONY BANK/JCP 500 SUMMIT LAKE DRIVE, STE 400 VALHALLA, NY 10595	Unsecured Payment Status: Valid To Pay		\$1,164.00	\$1,164.07	\$1,164.07

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 1:15-25417-BWB

Date: October 3, 2017

Debtor Name: KAREN A. CUNNINGHAM

Claims Bar Date: 12/7/2015

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
3	BANK OF THE WEST	Unsecured		\$24,752.00	\$24,752.52	\$24,752.52
300	2527 CAMINO RAMON	Payment Status:				
7100	SAN RAMON, CA 94583	Valid To Pay				
4	CAPITAL ONE BANK (USA),	Unsecured		\$6,192.00	\$6,192.58	\$6,192.58
300	N.A.	Payment Status:				
7100	PO Box 71083	Valid To Pay				
	Charlotte, NC 28272-1083					
5	CAPITAL ONE, N.A.	Unsecured		\$371.00	\$3,533.58	\$3,533.58
300	C O BECKET AND LEE LLP	Payment Status:				
7100	POB 3001	Valid To Pay				
	MALVERN, PA 19355-0701					
7	SILVER CROSS HOSPITAL	Unsecured		\$575.00	\$575.80	\$575.80
300	1900 Silver Cross Blvd	Payment Status:				
7100	Attn: Patient Accounts	Valid To Pay				
	New Lenox, IL 60451					
8	CAPITAL RECOVERY V, LLC	Unsecured		\$0.00	\$371.98	\$371.98
300	c/o Recovery Management Systems	Payment Status:				
7100	Corporat	Valid To Pay				
	25 SE 2nd Avenue Suite 1120					
	Miami, FL 33131-1605					
9	US DEPT OF EDUCATION	Unsecured		\$37,793.00	\$42,214.66	\$42,214.66
300	CLAIMS FILING UNIT	Payment Status:				
7100	PO BOX 8973	Valid To Pay				
	MADISON WI 53708-8973					
10	US DEPT OF EDUCATION	Unsecured		\$22,040.00	\$22,927.62	\$22,927.62
300	CLAIMS FILING UNIT	Payment Status:				
7100	PO BOX 8973	Valid To Pay				
	MADISON WI 53708-8973					
11	AMERICAN INFOSOURCE LP	Unsecured		\$0.00	\$338.64	\$338.64
300	AS AGENT FOR	Payment Status:				
7100	DIRECTV, LLC	Valid To Pay				
	PO Box 51178					
	Los Angeles, CA 90051-5478					
Case Totals				\$97,557.00	\$172,448.35	\$172,448.35

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-25417

Case Name: KAREN A. CUNNINGHAM

Trustee Name: Peter N. Metrou, Trustee

Balance on hand \$ 100,470.69

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Peter N. Metrou	\$ 9,543.27	\$ 0.00	\$ 9,543.27
Trustee Expenses: Peter N. Metrou	\$ 55.63	\$ 0.00	\$ 55.63
Attorney for Trustee Fees: Law Office Of William J. Factor	\$ 41,803.50	\$ 22,566.00	\$ 19,237.50
Attorney for Trustee Expenses: Law Office Of William J. Factor	\$ 1,927.85	\$ 1,508.99	\$ 418.86

Total to be paid for chapter 7 administrative expenses \$ 29,255.26

Remaining Balance \$ 71,215.43

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 106,741.84 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 66.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DISCOVER BANK	\$ 4,670.39	\$ 0.00	\$ 3,115.96
2	CAVALRY SPV I, LLC SYNCHRONY BANK/JCP	\$ 1,164.07	\$ 0.00	\$ 776.64
3	BANK OF THE WEST	\$ 24,752.52	\$ 0.00	\$ 16,514.25
4	CAPITAL ONE BANK (USA), N.A.	\$ 6,192.58	\$ 0.00	\$ 4,131.53
5	CAPITAL ONE, N.A.	\$ 3,533.58	\$ 0.00	\$ 2,357.51
7	SILVER CROSS HOSPITAL	\$ 575.80	\$ 0.00	\$ 384.16
8	CAPITAL RECOVERY V, LLC	\$ 371.98	\$ 0.00	\$ 248.18
9	US DEPT OF EDUCATION	\$ 42,214.66	\$ 0.00	\$ 28,164.54
10	US DEPT OF EDUCATION	\$ 22,927.62	\$ 0.00	\$ 15,296.72
11	AMERICAN INFOSOURCE LP AS AGENT FOR	\$ 338.64	\$ 0.00	\$ 225.94

Total to be paid to timely general unsecured creditors \$ 71,215.43

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE